

**Information to identify the case:**

Debtor 1	<u>Luz C Guzman</u>	Social Security number or ITIN	xxx-xx-6551
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-37577-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Luz C Guzman  
aka Lucy C Guzman

7/17/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Luz C Guzman  
DebtorCase No. 12-37577-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 23

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db +Luz C Guzman, 231-233 Elizabeth Ave, Elizabeth, NJ 07206-1634  
 aty +Frances Gambardella, Zucker Goldberg & Ackerman, 200 Sheffield St, Suite 301,  
 Mountainside, NJ 07092-2315  
 cr +US Bank National Association, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,  
 Cherry Hill, NJ 08034-1925  
 513505545 +Eichenbaum & Stylianou, LLC, 10 Forest Ave, Paramus, NJ 07652-5238  
 513505546 +Mid-island Mortgage Co, PO Box 77404, Ewing, NJ 08628-6404  
 513505551 +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 513505553 +Stern Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Ste 302,  
 Roseland, NJ 07068-1640  
 516639014 +U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS, Nationstar Mortgage LLC, PO Box 619096,  
 Dallas, TX 75261-9096  
 516639015 +U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS, Nationstar Mortgage LLC, PO Box 619096,  
 Dallas, TX 75261-9741, U.S. BANK NATIONAL ASSOCIATION, NOT IN I,  
 Nationstar Mortgage LLC 75261-9096  
 513786179 +U.S. Bank National Association, not in its individ, c/o Zucker Goldberg & Ackerman,  
 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 17 2018 23:17:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 17 2018 23:17:09 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513602844 +E-mail/Text: bncmail@w-legal.com Jul 17 2018 23:17:20 CHESWOLD (OPHRY), LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513505543 EDI: CITICORP.COM Jul 18 2018 02:23:00 Citibank Usa,  
 Citicorp Credit Services/Attn: Centraliz, PO Box 20363, Kansas City, MO 64195  
 513505542 +EDI: CAPITALONE.COM Jul 18 2018 02:23:00 Capital One, N.A., Capital One Bank (USA) N.A.,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 513557105 +EDI: TSYS2.COM Jul 18 2018 02:23:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 513505544 +EDI: TSYS2.COM Jul 18 2018 02:23:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 513813612 EDI: RESURGENT.COM Jul 18 2018 02:23:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of One Main Financial Inc., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 513505547 +EDI: MID8.COM Jul 18 2018 02:23:00 MRC Receivables Corp Inc, 5775 Roscoe Ct,  
 San Diego, CA 92123-1356  
 513505548 +E-mail/PDF: bankruptcy@ncfsi.com Jul 17 2018 23:15:01 New Century Financial Services,  
 110 S Jefferson Rd, Ste 104, Whippany, NJ 07981-1038  
 513505550 EDI: AGFINANCE.COM Jul 18 2018 02:23:00 Onemain Financial, 33 W Elizabeth Ave,  
 Linden, NJ 07036-4223  
 513688092 EDI: PRA.COM Jul 18 2018 02:23:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 517098757 +E-mail/Text: bkteam@selenefinance.com Jul 17 2018 23:16:24  
 US Bank National Association, not in its individua, c/o Selene Finance LP,  
 9990 Richmond Ave, Ste 400 South, Houston, TX 77042-4546

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, not in its individ  
 513505549\* +New Century Financial Services, 110 S Jefferson Rd, Ste 104, Whippany, NJ 07981-1038  
 513505552\* +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 517100310\* +US Bank National Association, not in its individua, c/o Selene Finance LP,  
 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Jul 17, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Mid-Island Mortgage Corp. NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Brian E Caine on behalf of Creditor U.S. Bank National Association, not in its individual  
capacity, but solely as Trustee on behalf of the One William Street REMIC Trust 2012-1  
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Creditor U.S. Bank, et al bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, not in its individual  
capacity, but solely as Trustee on behalf of the One William Street REMIC Trust 2012-1  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Harvey I. Marcus on behalf of Debtor Luz C Guzman him@lawmarcus.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Steven P. Kelly on behalf of Creditor US Bank National Association skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com

TOTAL: 7